THE NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (AMENDMENT) BILL, 2003.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): Madam, I move:

> "That the Bill further to amend the National Bank for Agriculture and Rural Development Act, 1981, as passed by Lok Sabha, be taken into consideration"

The question was proposed.

THE DEPUTY CHAIRMAN: Now, there is only one name. Shri C. Ramachandraiah.

SHRI P. G. NARAYANAN (Tamil Nadu): Madam, after lunch ...*(Interruptions)*...

THE DEPUTY CHAIRMAN: After lunch! Let the whole House consent to it. Because I can finish the Bill in one minute...

SHRI S.S. AHLUWALIA (Jharkhand): Madam, after lunch.

THE DEPUTY CHAIRMAN: Okay. We will take it up after lunch. The House is adjourned for lunch till 2.00 p.m.

The House then adjourned for lunch at fifty two minutes past twelve of the clock.

The House reassembled after lunch at five minutes past two of the clock,

THE VICE-CHAIRMAN (SHRI RAMA SHANKER KAUSHIK) in the Chair.

श्री कृपाल परमार (हिमाचल प्रदेश) : उपसभाध्यक्ष महोदय, मैं राष्ट्रीय कृषि और ग्रामीण विकास बैंक (संशोधन) विधेयक, 2003 के पक्ष मे बोलने के लिए खड़ा हुआ हूं। मान्यवर, भारत एक किसान-प्रधान देश है। हमारे देश की 80 फीसदी जनता ग्रामीण और गरीब किसानो के रूप मे गांवों में रहती है। गांवो के गरीब किसानो की मदद के लिए 1981 में राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक का गठन किया गया था लेकिन यह बैंक, स्टेट कोऑपरेटिव बैंक के माध्यम से प्रदेश के कोऑपरेटिव बैंको को कर्ज़ा देता था, उसके बाद स्टेट कोऑपरेटिव बैंक

जिला सहकारी बैंकों को कर्ज़ा देते थे, उसके बाद यह पैसा कोऑपरेटिव सोसायटीज़ के माध्यम से लोगों तक पहुंचता था।

महोदय, इस संशोधन के द्वारा ऐसी व्यवस्था की जा रही है कि राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक सीधे जिला सहकारी बैंकों को ऋण की अदायगी कर पाएगा और वे सीधे गरीब किसानों को कर्ज़ा दे पाएंगे। इससे जहां किसानों को सुविधा होगी, वहीं transaction cost में कमी आएगी। मेरी जानकारी के मुताबिक इससे लगभग एक से डेढ़ फीसदी ब्याज की दर में कमी आएगी। मैं माननीय मंत्री जी से यह निवेदन करना चाहता हूं कि वे ऐसा प्रावधान करें कि इस संशोधन के माध्यम से transaction cost में कमी से रेट ऑफ इंट्रस्ट में जो कमी आने वाली है, उसका लाभ उपभोक्ता किसानों को मिले।

महोदय, हमारे कृषि मंत्री जी यहां बैठे हैं, इस मौसम में जहां एक ओर कुदरत ने किसानों पर मेहरबानी की है, वहीं दूसरी ओर हमारी सरकार ने भी कर्ज़ की ब्याज दरों में कटौती करके एक तोहफा किसानों को दिया है। मैं इस संशोधन विधेयक का समर्थन करते हुए माननीय मंत्री जी से यही आश्वासन चाहता हूं कि यह जो transaction cost में कमी आएगी, इसका लाभ किसानों को मिले। इससे एक से डेढ़ फीसदी ब्याज दर और कम होगी और यह साढ़े सात से आठ फीसदी तक पहुंचेगी जिससे किसानों को लाभ होगा। इन्हीं शब्दों के साथ मैं इस बिल का समर्थन करता हूं। अच्छा मानसून, कम ब्याज दर और यह संशोधन, ये तीनों मिलकर भारत के गरीब किसानों के लिए बेहतरी का पैगाम लाए हैं। माननीय मंत्री जी और कृषि मंत्री जी भी यहां बैठे हुए हैं, मैं उन्हें धन्यवाद देता हूं कि उन्होंने सरकार की ओर से भारतीय किसानों की तरफ अपनी दयादृष्टि की है। धन्यवाद।

SHRI C. RAMACHANDRAIAH (Andhra Pradesh): Sir, our party supports this Bill. We have supported it in Lok Sabha. The present Amendment Bill, which has been brought before this august House, facilitates direct finance to the District Cooperative Banks by the NABARD, which was not the practice earlier. So, a tier of State Government Banks at apex level of the State is being dispensed with. It is a very welcome feature. It facilitates direct finance to the District Cooperative Banks, without having the route of funds going through the State Cooperative Banks, and this would save the overhead administrative costs of financing, and thereby, ensuring cheaper funds that are available to the DCCPs, that is, the District Cooperative Central Banks, which in turn, is expected to help the farmers and other artisans in the rural areas to borrow from these institutions at a lower rate of interest. I compliment the Government for bringing down the rate of interest to 9 per cent in respect of the farming community. But the question is, how to ensure proper flow of credit to agriculture and its allied sectors like financing to the artisans and cottage industries in rural areas and all this. Sir, you have stated that 18 per cent tax be given to the

farming community. That is the stipulation that you have made. But if you see carefully, you will notice that during the past one-and-half decades, it never exceeded 13 per cent of the total advances that have been made by the banks. The combined credit deposit ratio for rural and semi-urban branches for the entire banking system as on 31st March, 2002, for which figures are available, has been as low as 37 per cent, as against the national CD ratio of 62 per cent. The national credit deposit ratio is 62 per cent. That is, out of every hundred rupees of the deposits, you are advancing sixty-two rupees; you are giving the credit. But as far as the agriculture sector and rural and semi urban areas are concerned, you are giving only 37 per cent and the CD ratio for metro cities is as high as 93 per cent. For every hundred rupees you are collecting from the metropolitan cities, you are financing 93 rupees. It is but natural because industries are located in the urban areas and more credit has to be given to the urban areas. But keeping in view the importance of agriculture, in view of its employment potential and its contribution to the GDP, it has to be given due importance. The CD ratio for metropolitan cities is as high as 93 per cent. I do not advocate that it has to be reduced. But as on 31.3.2002, the deposits raised by the banking system from the semi-urban and rural branches accounted for 35 per cent of the total deposits mobilised in the country, and I want to bring to the notice of the Government one fact. For every hundred rupees you are collecting as deposits, thirty-five rupees you are collecting from the rural areas, whereas, you are giving only twenty rupees to the rural areas towards agriculture and artisans. So, this imbalance has to be rectified, and this problem has to be addressed.

Sir, I was privileged to speak on so many occasions in this august House about the need to extend full support to the agriculture as it constitutes a bulk of India's economic activity because of its employment potential, and it being a very vital sector to kick-start the economy of this country, we have to take care of agriculture by providing more impetus and more incentives to the farming community.

Sir, in respect of agricultural production, I want to give two suggestions. The agricultural production registered a growth rate of 5.2 per cent between 1980 and 1990. That is, for a decade, the growth of agriculture was 5.2 per cent, and the same has come down to 2.2 per cent between 1992 and 2000, that is, for the next decade, there has been a steep fall of 3 per cent in agricultural growth rate. Such a massive fall over

a period of a decade was mainly on account of constriction of trade that has been given to agriculture. So, the CD ratio in 1980 was as high as 55 per cent of the deposits. When you have achieved the growth rate of 5.2 per cent, the CD ratio was as high as 55 per cent, whereas, when the growth rate came down to 2.2 per cent, it was because of the reason that the CD ratio has gone down to 37 per cent. So, the impact of this 18 per cent CD ratio has brought down the growth rate in agriculture by 3 per cent, which is very, very substantial. So, there is a growing awareness among all sections in this country that the agriculture sector has been grossly neglected. It is a new realisation that has dawned on the States and the Centre, especially, in the post- reforms period. We thought that by creating a subsidiary sector like service sector and industry sector, we can improve the gross domestic product of this country. But, at the same time, we should not forget that even in respect of survival of the industry, 50 per cent of the industries are agro-based and 50 per cent are mineral-based. So, unless you give due importance to agriculture, the agro-based industries will also not survive. So, the GDP growth rate for the post- reforms decade remained the same, what was in the decade before. Notwithstanding the fact that the service sector had recorded a very impressive growth in the post reforms period, it is true that you have improved the service sector, but there should be people capable of paying for the services you have created. So, our request is to improve their economic capacity so that the services that have been created, can be utilized by these people. And in recognition of the need to step up the flow of credit to agriculture, the 10th Five Year Plan document had rightly stipulated that around 7.36 lakh crores of rupees has to be given, both, direct and indirect financing to the agriculture. You have said that 8 per cent is the direct financing for the 10th Plan. It is very good. To achieve 8 per cent, your growth rate in agriculture should be more than 4 per cent. To achieve 4 per cent, you have stated in your earlier report that Rs. 3,59,700 crores would be made available as production credit. I presume it is crop loan for agriculture, and Rs. 3,76,869 crores as investment credit, that is for infrastructure, subject to correction. This is very impressive. But, at the same time, this is also a very tall order. Whereas, our present rate is Rs. 1,11,847 crores, the credit that has been given to agriculture and allied sectors as on today is only Rs. 1,11,000 and odd crores, whereas you are promising to provide Rs. 7,00,000 and odds crores by the 10th Plan, and already, second year of the 10th Plan is going on. So, unless you address this problem, it is very difficult to achieve the growth rate of 4 per cent in agriculture which will enable you to achieve the growth

rate of 8 per cent at the national level. Even if 15 per cent of this target has to be met, NABARD has to play a role. It has been playing the role of a regulator also as IDBI was playing. Now, what I am trying to say is that you shed the regulations by NABARD. Regulations will be taken over by the RBI, as it used to be regulator, and instead, become partly direct financing. For instance, the RRBs, Regional Rural Development Banks, have been doing extremely well. With all their limitations, they have been playing a vital role in extending credit support to agriculture and other allied activities in the rural areas. But they suffer from high cost of funds. NABARD can take over from the entire shareholding of RRBs. Now, 50 per cent of the shareholding of RRBs is being owned by the Government of India, 35 per cent is the shareholding of the sponsored banks and 15 per cent is the shareholding of the concerned State Governments. Why does not the NABARD take a major stake? You strengthen NABARD by providing 2,000 crores extra capital to it, and increase the share capital base of NABARD so that they can take the major portion of the equity in the Regional Rural Development Banks. Even the Government of India can consider to route all its funds meant for rural development through the RRBs. The Finance Minister has said that the credit will be disbursed through the post offices. There is absolutely no necessity of doing it. The post offices are not fully equipped with the appraisal and disbursement capacity. They do not have the mechanism. My suggestion is, in every village, there is a Regional Rural Development Bank. Why don't you strengthen the RRBs? Utilize that machinery and let the credit be disbursed through these RRBs. They have got the mechanism. If it is not done, I am afraid that despite all good intentions of the Government to support the farming sector, proper credit flow at the desired rate, as has been envisaged in the document at the rate of interest of 9 per cent, will be a distant dream, I should say. It is for this purpose, Sir, that the NABARD has to play a very responsible role in directly involving the rural trade and the agricultural trade, which will be possible only if they directly become stakeholders in the institutions which are engaged in funding the agriculture. Sir, it will be like the institutions which are run like development banks. NABARD is nothing but a development bank; that you have stated in the preamble of the Bill itself. It is like the IDBI. But let there be a different regulator. NABARD should not be a regulator as well as a funder. Let it be a funder; take care of the funding. And the regulator should be a different one. Thank you, Sir.

*SHRI R. KAMARAJ (Tamil Nadu): Mr. Vice-chairman, Sir, I rise to speak on the National Bank for Agricultural and Rural Development Amendment Bill, 2003 on behalf of AIADMK. This Bill provides for a loan up to an amount of Rs. 50,000 at an interest rate of 9 per cent. For the lofty goals of reducing the percentage of people below poverty line, rural employment generation, improving irrigation facilities and providing of good quality seeds, this amount of 50 thousand rupees is not sufficient. The view of my party is that the small and marginal farmers of a village should be brought together and provided assistance for drip irrigation, rainwater harvesting and providing of quality seeds and agricultural implements. This could be done as a cooperative movement paving way for big success. The women self-help groups have been doing very well under such schemes. The Hon. Chief Minister of Tamilnadu, Dr. Puratchi Thalaivi Amma has been successfully implementing several schemes in Tamil Nadu by assisting the women self-help groups. That is why I say that instead of giving 50 thousand rupees to an individual, a group of small and marginal farmers may be given 5 lakh rupees as assistance.

Sir, in Tamil Nadu there are 385 Panchayat Unions. The State Government provides 385 crore rupees to these Panchayat Unions at the rate of 1 crore rupees per Union for setting up agro-based industries. I appeal to the Government to provide 200 crore rupees as financial assistance to Tamil Nadu to help meet the expenditure. It is reported that 5 lakh 37 thousand crore rupees have been earmarked for agriculture for the Tenth Plan period. But if we have to achieve 6.7 per cent GDP from the present level of 4.3 per cent, then I am afraid this allocation may not be sufficient. Under Rural Infrastructure Development Fund, Tamil Nadu has been getting a meagre allocation of 700 to 750 crore rupees during the last three years. But there are states that have received assistance to the tune of 1500 crore rupees. The centre should not give step-motherly treatment to Tamil Nadu. I appeal to the Government to provide more funds for Tamil Nadu under these schemes. For the year 2003-2004 Tamil Nadu has sought over 400 crore rupees financial assistance for various rural development schemes. I request the Hon. Minister to kindly sanction this assistance at the earliest.

Thank you.

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* English translation of the original speech in Tamil.

SHRI S. VIDUTHALAI VIRUMBI (Tamil Nadu): Mr. Vice-Chairman, Sir, the Bill that has been brought before us for consideration envisages direct financial transactions with the District Central Cooperative Banks by the NABARD. It is a by-pass road method in strict financial terms. The reason given is to reduce the overhead charges. The problems in the agricultural sector have already been dealt with in this august House a fortnight ago. Agriculture is an important area of our economy, since 65 per cent of our population depends on it. When they took this particular decision, they took some other decisions also. The Reserve Bank of India has recently issued some instructions to the State Governments that they should not give any guarantee or stand guarantee for the cooperative banks hereafter. The general credit line to the NABARD, at present, is fixed at Rs.6,500 crores. The decision to allow the cooperative banks to come in contact with the NABARD directly is not an isolated decision. The Reserve Bank of India has decided to appoint a fourth Deputy Governor. Now, there are three Deputy Governors. The Reserve Bank of India has decided to appoint the fourth Deputy Governor only to deal with the transactions of the cooperative banks. Firstly, a separate Department is going to be created in the Reserve Bank of India itself to look after the cooperative banks. Secondly, they have decided to have a contact directly with cooperative banks. Thirdly, they have said that the State Governments should desist from giving any guarantee to cooperative banks. When there is no guarantee offered by the State Governments to the cooperative banks – it comes within the purview of the RBI – the adequacy norms put fourth by the RBI would apply to cooperative banks hereafter as they apply to the scheduled banks. When it is so, I feel, it would become very difficult for cooperative banks to get loan from NABARD. It is a very serious situation. It would become very difficult to get loan because they would say that such and such adequacy norms are there. It would be very difficult for the cooperative banks to maintain adequacy norms all of a sudden. It can be done step by step. They will have to see how the developed countries are looking at agriculture. The developed countries, at present, are giving 300 billion dollars as subsidy to agriculture. The European Union is giving domestic subsidy to the tune of 42 billion dollars, in accordance with the WTO norms. America is giving subsidy to the tune of 19 billion dollars. In the last Doha Conference, the developed countries had agreed – so far as this Bill is concerned, it is not a decision taken in isolation – that they

would provide fund flow to the tune of 100 billion dollars to the developing countries, out of which 50 per cent would be through the textile and the agriculture sectors. But they have totally failed to honour the commitment made by the developed countries in the Doha Conference. Therefore, the developing countries are expecting this fund flow from the developed countries. The developing countries would get the fund flow, not financial aid through trade. It means they have decided to buy agricultural goods from the developing countries. But they have failed to fulfil the promise. This is the situation.

Now two issues are very important. Some people and even the Press also are branding some social welfare schemes as populist measures. That is a wrong notion. There is a move by some vested interests to see that subsidy to the agriculture sector is wiped out. Once subsidy to the agriculture sector is wiped out, automatically the prices of agricultural products would go up. When Korea and other countries faced financial crisis, we must remember, how the developed countries reacted to that. They had decided to give loan and financial aid on a condition that they would buy foodgrains from those countries. They said that they would provide financial aid to those countries which have been suffering from fiscal problems. Therefore, we have to see the subsidy in totality, not in isolation. Sir, subsidy is nothing but transfer of income from one section of the society to the other section of the society. That is why it should not be reduced. This particular issue is going to be discussed at the Cancun Conference. The developed countries want to put pressure on us to have access to the agriculture market. I think, on this issue, the Government of India would stand with us because it is not a partisan issue, it is not a political issue. It is a national issue. We have to safeguard the interests of the nation and the lives of the farmers. We should not give in to the pressure from developing countries. This is what the developed countries are expecting from us. That is very important. Then, Sir, only nine per cent is charged up to Rs.50,000. Above this, it is more. This should be increased further. Then, when you are contacting directly with the district banks, it must come to the knowledge of the State Governments. The State Governments should know what is happening. They should know how the NABARD is actually functioning. Every State Government, irrespective of whichever political party is in power, – from Kashmir to Kanyakumari, there are different political parties in power – must know it. Now, is there any mechanism by which they will be let known of this?

Then, Sir, would the higher-ups in the State-level institutions – co-operative banks include district-level institutions as well as State-level institutions – be kept in the dark once this Bill is given effect to, or will they be informed? I would also like to know whether they will be informed after the loan has been given or before the loan is sanctioned, and whether the information would go to the institutions which are actually functioning at the State-level. Otherwise, there will be a gap between the State-level institutions and the State Governments, and, ultimately, there would be chaos. One must be careful about that.

Now, Sir, not only this; we look at our crop cultivation, we will find out that our farmers are not able to sell all their produce. There is a loss to the tune of nearly Rs.26,000 crores. Every year, vegetables and fruits perish because they are not stored properly. Now, the Government should take some initiative to stock them properly. Our crops should not be allowed to perish. Even if we prevent them from perishing, this itself would add to the income of the agriculturists to the tune of Rs.26,000 crores. And, this would automatically become an additional income for these farmers, and they can spend the same on consumer goods. In turn, the manufacturing goods industry can also thrive to a great extent. This is my first point.

Secondly, we all know how the intermediaries are earning money. When I had gone to Washington two years back, I found that in one station called Du Pont, once a week, the American Farmers' Association hold a farm market, wherein the agriculturists bring their produce and sell them to the consumers without any intermediaries. Sir, this is what we had done when our regime was there in Tamil Nadu. When Dr. Kalaignar Karunanidhi was the Chief Minister, he introduced 'consumer market', or, what we call, *Uzhavar Sandhai*. It is a brainchild of Dr. Kalaignar...

SHRI N. JOTHI (Tamil Nadu): I am sorry; this has been prevalent since the last 200 years. We have been having these *shandies*...

THE VICE-CHAIRMAN (SHRI [redacted]SHANKER KAUSHIK): Please sit down...*(Interruptions)*... Nothing will go on record...*(Interruptions)*...

SHRI S. VIDUTHALAI VIRUMBI: Sir, I would like to tell them that shandies is held once a week, whereas *Uzhavar Sandhai* is held all the 365

days in a year...*(Interruptions)*... That is the difference. You should know that...*(Interruptions)*...

Sir, in the year 2000, vegetables worth Rs.200 crores had been sold through the farm market. Supposing there is any lacuna, we can call on the Agriculture Minister and find out how to tune it up. This can be implemented throughout the country, and thereby intermediaries can be avoided. Sir, people who speak against *Uzhavar Sandhai* is for intermediaries. By this, the agriculturists get the benefits directly...*(Interruptions)*... Sir, this is no political issue. We all want that the farmers, right form Kashmir to Kanyakumari, should be benefited out of this. I think, for this purpose, the decision, which has been taken through this Bill, will be a test-case. If it succeeds, then, we can follow it. Otherwise, we have to find some other ways.

With these words, I support this Bill. Thank you.

SHRI EKANATH K. THAKUR (Maharashtra): Thank you, Sir, for giving me this opportunity. My illustrious predecessors have covered almost all the points on which I want to speak. But in order to underline the importance of some of the points, I would like to invite your attention to the sorry state of agricultural financing in this country.

When the First Five-Year Plan was being envisaged, there was a meeting between our first Prime Minister, Pt. Jawaharlal Nehru and the then Chairman of the Planning Commission, Dr. Dhananjay Gadgil. We had put together a sum of Rs.3,000 crores. That was the sum of money that had been envisaged. Dr. Gadgil had told the Prime Minister, "I refuse to call this a Five-Year Plan. I call it a Scheme". That showed the scarcity of resources with which we had begun. But Panditji knew that independence for India did not mean only political independence; it meant economic independence for the masses and, at that point of time, the masses were in the rural areas. There were 35-36 crores of people. The conditions, in which they were living, were not only those of poverty, but also of degradation. They were in the bondage of money-lenders. Usurious Shylocks were exploiting them and, therefore, there was a demand, made in this very Parliament that we must do whatever was possible to unshackle our farmers from this bondage of money-lenders, from the exploitation of these money-lenders. And, Sir, the Rural Credit Survey Committee was

appointed. What was the recommendation of that Committee? The Rural Credit Survey Committee said, in 1952, that the Government should start a State-sponsored Plan to finance the agricultural sector. As I mentioned in the initial stages, there was hardly any money with us and Panditji was faced with the dilemma of having to do something with the Rural Credit Survey Committee's report. And that is how he went ahead with the nationalisation of the Imperial Bank of India and created the State Bank of India. The State Bank of India was created by an Act of 1955 for the purpose mainly of rural credit. And, Sir, the State Bank of India is the only bank in this country where its branch-expansion was partly subsidised by the Government through the Reserve Bank of India. The other banks that were nationalised in 1969 and April, 1980, did not have the benefit of their branches being financed and subsidised by the Reserve Bank or the Government. But the SBI branches were financed and subsidised by creating a special fund in the RBI for the expansion of those branches, so as to reach the rural areas. And, Sir, today, the State Bank of India has more than 9,000 branches; the associate banks have nearly 5,000 branches. And with its 9000 branches, which were created for the purpose of rural credit, the State Bank of India has not reached the target of 18%, what to talk of the other banks? The real tragedy of our agricultural financing, rural financing, is that people who sit in banks think of farmers as "they" -- we, the bankers; they, the farmers. Bankers forget that every person's father -- in my case, my father and in the case of a young man, who may be working in a bank today as a clerk or an officer -- or his grandfather was a farmer. They forget that we are the progeny of the farmers and because this basic fact is forgotten, flow of credit to agriculture, has sufferec because of the Brahminical middle-class psychology. I am a Brahmin. But let me tell you that the entire banking sector is manned by the middle classes, and the middle classes have a negative attitude, towards agriculture and towards trade, commerce and industry; and it is they who are holding back all the credit. And these surplus funds are now being invested in Government securities. My predecessors pointed out that though in 1969, after the nationalisation of 14 banks, the policy of providing credit to the agricultural sector on a priority basis had been decided -- the then Finance Minister, Shri Y. B. Chavan had called a meeting, in the Vigyan Bhawan, of all the bankers of India, and because I was leading all the officers of the banking industry, I had addressed that meeting; in 1972, it was decided that there would be a priority sector, and that agriculture will be one of our top-most priorities – but even today our agriculture, horticulture, poultry-

farming, dairy-farming, our pisciculture; our floriculture and so on are neglected. Timely credit is not available. The rate of interest being charged is usurious. I know the hon. Finance Minister has taken a step in that direction and he has brought down the rate of interest to 9 per cent. And the whole nation is *gung-ho* about it, as if everything is *hunky-dory* in the agricultural sector. I thank the hon. Minister; it is a measure in the right direction. But, Sir, it is not an adequate measure. I have said this in this House earlier and I must repeat it, that crop-loans are one-year loans; and one-year loans have to be treated as demand-loans. Sir, I mentioned in this House earlier that a big business house got Rs.650 crores as a one-year loan at a rate of interest of 6 per cent. Then, why should our farmers -- our fathers, uncles, brothers who are farmers - pay 9 per cent? Even 9 per cent rate of interest is Shylockian; it is a usurious rate of interest. In today's situation, the 9 per cent rate of interest is also an exploitative rate and, therefore, though this is a movement in the right direction, we must understand that agriculturists today are dumb; they do not have any say in our economic policy. We feel that by giving them the 9 per cent dispensation, we have done them a great favour; we have given them a bonanza. Sir, nothing can be far from the truth. This has to be remembered.

So, Sir, agricultural credit has been neglected by design and by purpose and by those sections of the society who are anti-agriculture and who do not understand things. Sir, my predecessors pointed out that when, in June 2002, the President of the United States of America granted, to his half-a-million farmers, 200 Billion Dollars of subsidy, he had said, "This nation is run on the shoulders of farmers". The United States of America, where agriculture contributes only about 8-10 per cent of the GDP, and provides only about 8-10 per cent of the total employment, is run on the shoulders of its farmers! And in my country, where 65 per cent of my people are surviving on agriculture, we do not realise this; we neglect them and even today after 57 years of Independence - we celebrated our Independence Day the other day - we had to talk about credit to agriculture. In 1955, the Rural Credit Survey Committee had recommended the creation of the State Bank of India for that very purpose.

Sir, you have sympathy for farmers, and as a Chairman, and as a great Socialist, can you not haul up the Chairman of the State Bank of India, "Why is it that your bank which was created in 1955, cannot complete

this 18 per cent? Is there no accountability in this country?" It is a shame on the bankers of this country that the targeted 18 per cent after nationalisation – the banks were nationalised in 1969 – now, more than 30 years have passed and we could not achieve that target. Therefore, Sir, it is not enough to make laws; it is not enough to make rules. It is necessary to change the mindset of the people who are administering agriculture credit. Therefore, there was a demand from our Agriculture Ministry – Mr. Ajit Singh may have gone now from the Cabinet, but I think his senses about NABARD were right, he was always insisting - that they must have some say in the NABARD. Sir, I urge upon you that there must be a mechanism that the NABARD, which is a national bank for agriculture created in 1981, after the 1955 effort failed, in 1981, we created the NABARD. The NABARD and the Ministry of Agriculture, the policy and the implementation, must work in tandem, they must work in unison; they must work in harmony with each other. That is not happening. Therefore, the policies that are framed by the Government of India are not seen on the operating level.

Sir, we have such officers who are administering agriculture credit. It is not a matter of joke. I was talking to a senior officer who was administering agriculture credit. I was telling him that recently in one of the areas there was *tikka* on lady's finger. So, first he did not understand what lady's finger is. These are the people who are financing agriculture. In lady's finger also, there could be *tikka*. He thought *tikka* is a chicken dish and lady's finger he thought was 'the finger'. People don't know even what is lady's finger and that *tikka* is a paste of lady's finger. Such people are sitting there and they are financing the agriculture.

Sir, I want to bring to your notice that the public investment in agriculture has been continuously going down and our agriculture has been suffering. With 65 per cent of India's agriculture is rain-fed, then, famine, three years of drought, three years of starvation for our farmers.

Sir, before you look at me, I don't know whether my time is over or not, but I want to raise only one point. There was a report that the Agriculture Ministry has set-aside some Rs.8,000 crores for supporting the cooperative institutions. We would like to know, through the hon. Minister, this fund was made available to some State Cooperative Banks, some District Cooperative Banks, but what about urb[illegible] other cooperative banks. If those banks are today in a fragile stage, whether this money can

be made available to other cooperative banks which are also supporting agriculture, directly and indirectly. I want to know whether we could have an assurance from the Government that from this Rs.8000 crores, those banks which are today shaking, trembling, whether they can be supported, even the urban and other cooperative banks; otherwise the Deposit Insurance Corporation of India will have to pay this. Take the case of the District Cooperative Bank in Pune. If it fails, Rs.1200 crores of deposits will have to be paid by the Deposit Insurance Corporation of India. Rather than that, if you give them a support of Rs.400 crores, the Bank will rise up again. So, there are possibilities of supporting the agriculture sector through this cooperative sector, through this Bank and we have not heard much about what is happening.

Sir, one last point. I was talking about the mindset. When the National Bank for Agriculture (NABARD) was created, the first Chairman was of the rank of Deputy Governor because the importance of this institution was recognised. In the initial stages, Mr. Kaul was the Deputy Governor, he was the Chairman of that Bank. Now, you create a bank with a Deputy Governor, he is being given allowances of the Deputy Governor of that bank. Suddenly, you feel that the NABARD has become unimportant and now some national bank's chairman will become the Chairman of the NABARD. Sir, in this country our banks are not banking in the real sense of the term. Our banks, even today, let me tell you, in this country are doing money lending. They would say, "What is your security and what is your collateral?". They will never support new ideas. They will never support new ventures. They will never support new entrepreneurs. They want to see what the security is and, then they will give you a percentage of that as an advance. That is nothing but money lending. In this country banks do not do banking. And such bankers to be brought on the head of NABARD is a wrong thing. And much worse than that are the people who are sitting in the Reserve Bank of India. Sir, the Reserve Bank of India has been made into a holy cow. All your regulatory authorities are made holy cows. Sir, I want to make one submission to you. As long as I am in this House, I will be campaigning for this that regulators must be appointed after public hearing as they are appointed in the United States of America.

SHRI LALITBHAI MEHTA (Gujarat): The role of the Reserve Bank of India is not that of a general bank...*(Interruptions)*... The Reserve Bank of India has also to play a special role. ...*(Interruptions)*...

SHRI EKANATH K. THAKUR: The point is that the Reserve Bank plays not only that role but they are anti-development, Sir. What is the Reserve Bank of India? Everybody sees a great thing in the Reserve Bank of India. You see the TRAI, the Telephone Regulatory Authority. Why it failed? It failed because the banker, who spent nearly Rs.360 crores on possession of Resurgent India Bonds – and that money, that scandal was hushed up - *

उपसभाध्यक्ष (श्री रमा शंकर कौशिक) : ऐसा मत कहे।

श्री एस0 एस0 अहलुवालिया : उपसभाध्यक्ष महोदय, यह रिकार्ड में नही जाना चाहिए। यह सब चीजे रिकार्ड मे नही जानी चाहिए।

उपसभाध्यक्ष (श्री रमा शंकर कौशिक) : ठीक है, देख लेंगे।

श्री एस0 एस0 अहलुवालिया : जो आदमी यहां नही है और खास करके ये जितने भी कमीशन हैं या आथॉरिटीज है चाहे रिजर्व बैंक आफ इंडिया है, ये संस्थाएं हम लोगो की बनाई हुई हैं, इस सदन द्वारा पारित हैं। इस पर जब बहस होती है हम लोग इस पर अंकुश लगाने के लिए स्टेंडिंग कमेटी में और कंसलटेटिव कमेटी मे तरह-तरह की बाते करते हैं और चर्चा होती है। जब नाबार्ड पर हम बहस कर रहे हैं और इस वक्त ऐसी बाते एक निर्दोष आदमी पर उठाना और बिना नाम लिए किसी पर स्वीपिंग रिमार्क्स करना यह सही नही होगा। मेरा कहना है कि इसको रिकार्ड से निकाल दिया जाए।

उपसभाध्यक्ष (श्री रमा शंकर कौशिक) : इसको देख लिया जाएगा। अब आप कृपया समाप्त करे।

श्री एकनाथ के0 ठाकुर : सर, मैं समाप्त कर रहा हूं। मैं यह कहता रहूंगा कि जब हम रेग्युलेटरी आथॉरिटीज अपोइंट करते हैं, उनका पब्लिक हियरिंग होना चाहिए, उनकी पूरी एंटिसिडेंट एक्जामिन होनी चाहिए, उनके माइंडसेट एक्जामिन होने चाहिए, because आज जो रेग्युलेटरी आथॉरिटीज हैं वे डवलपमेंट ओरिएंटेड नही हैं। उनके जरिए मैं बहुत सारे उदाहरण दे सकता हूं। पर यह जगह नही है। मैं किसी आदमी को निशाना नही बना रहा हूं और करने की भी ख्वाहिश नही है। आज रेग्युलेटरो आथॉरिटीज को भी अपना काम करना चाहिए डवलपमेंट के बारे मे। आज तक ये नेशनलाइज्ड बैंक -स्टेट बैंक जो 18 परसेंट का दे नही पाए। यह होता नही था। किसी न किसी का नजरअंदाज ही हुआ है। इसलिए एकाउंटेबिलिटी होनी चाहिए। But this is a good Bill. I compliment the hon. Minister and my

* Expunged as ordered by the Chair.

3.00 P.M

leader, Shri Anandraoji Vithoba Adsul for brining this Bill. I am sure with this Bill, there will be major changes in the functioning of the NABARD and the availability of credit to tne rural sector. Some of my observations must be noted and the Government must look at these institutions very carefully. No regulatory authority should be made a holy cow as if they are incapable of any error. We must have an oversight on them. We must examine them in a public debate from time to time. Thank you.

श्री सुरेश भारद्वाज (हिमाचल प्रदेश) : धन्यवाद उपसभाध्यक्ष महोदय। मैं राष्ट्रीय कृषि और ग्रामीण विकास बैंक (संशोधन) विधेयक, 2003 के समर्थन मे बोलने के लिए खड़ा हुआ हूं। भारत एक कृषि प्रधान देश है और इसके बलाबल का वास्तविक मापदंड भी, इसके कृषको की शक्ति पर निर्भर करता है। भारत मे ग्राम स्वाबलम्बी हुआ करते थे। हमारी सारी अर्थ-व्यवस्था कृषि पर आधारित होती थी और उसी गांव मे आर्टीजन्स, हर प्रकार का काम करने वाले भी कृषि के साथ संबंधित रहते थे। वे भी कृषि पर निर्भर रहा करते थे।

माननीय उपसभाध्यक्ष जी, आज भी हिंदुस्तान की 70 प्रतिशत से अधिक आबादी, जनसंख्या कृषि पर निर्भर है। लेकिन यह विडम्बना है कि कृषकों को आजादी के पूर्व के काल मे और आजादी के बाद भी अपनी कृषि की उपज को बढ़ाने के लिए जो आर्थिक सहायता चाहिए, उसके लिए गांव के साहूकारो के ऊपर निर्भर रहना पड़ता था। हमने उन साहूकारों को समाप्त करने के लिए कानून बनाया। उसके बावजूद भी आज तक कृषको की अवस्था ठीक नही है। हम आये दिन सुनते हैं कि कर्णाटक मे कहीं कृषक कर्ज वापिस नही कर पाया इसलिए उसने सुसाइड कर लिया।

हमारे माननीय प्रधान मंत्री जी ने भारत का लक्ष्य रखा है कि अगल दस वर्षो मे भारत को फूडग्रेन की दृष्टि से सेल्फसफिशियेंट बनाना है। उसकी दृष्टि से भी आजादी के बाद से हमारी अर्थ व्यवस्था समाजवाद के नाम पर सरकारीकरण की रही। इस दौरान हमने कृषकों की सहायता करने के लिए कोआपरेटिव को प्रोत्साहन देने का कार्य प्रारम्भ किया। वास्तव मे 1912 मे जब कोआपरेटिव के लिए कानून बना था, देश मे सहकारी संस्थाये बननी प्रारम्भ हुई। लेकिन आजादी के पश्चात हमने इसको अधिक प्रोत्साहन दिया। कृषको की उपज को बढ़ाने के लिए, अपनी उपज की मार्केटिंग के लिए, अपने अन्य इस पर निर्भर जो काम हैं, उनको करने के लिये जो कर्ज की व्यवस्था होगी, उसे सहकारी संस्थायें करेगी। उसके लिए सहकारी बैंको का निर्माण हुआ, सहकारी संस्थाये बनी और इसी प्रकार से 1981 मे कृषि एवं विकास बैंक अधिनियम 1981 बना, जो स्टेट्स कोआपरेटिव बैंक्स को किसानो को तथा रूरल स्माल स्केल इंडस्ट्रीज को बढ़ाने के लिए वास्तव में बनाया गया था। जब हम कोआपरेटिव्ज की बात करते हैं तो कोआपरेटिव्ज द्वारा जो कर्जे दिये जाते हैं, नाबार्ड के द्वारा दिये जाते हैं या सरकार के द्वारा दिये जाते हैं, तो उस समय कोआपरेटिव्ज की जो दशाएं हैं, उनके बारे में भी हमको विचार करना आवश्यक है। जो 1950 के दशक मे कोआपरेटिव सोसाइटीज बनी, स्टेट लैंड डेवलेपमेंट बैंक्स बने, नेशनल

डेवलेपमेंट बैंक बना, उनसे उनको कर्जा प्राप्त होना शुरू हुआ, लेकिन वे सहकारी संस्थाये राजनीति का शिकार हो गईं। कोआपरेटिव्ज मे कोआपरेटिव्ज माफिया बनने लगे और जिस कृषक को बैंक उधार देते थे, उसमें जो हमारे निदेशक मंडलो मे लोग चुनकर आते थे, उन बैंको मे जो कर्मचारी काम करते थे, वे कृषको को जो ऋण दिया जाता था, उसकी पूरी अदायगी नही करते थे, उसका आधा पैसा कृषको तक पहुंचता था। बाद मे किसान उस ऋण को वापस करने मे सफल नही हो पाता था। इसी दृष्टि से 1989 और 1990 में कर्जे माफी की एक प्रथा हिन्दुस्तान मे चल पड़ी। और विशेष रूप से जो कोऑपरेटिव सोसायटी के द्वारा कर्जे दिये गये थे, उन्हे माफ किया जाने लगा।। लेकिन जो यह कर्ज माफी हुई, उसमे भी जो वास्तव में कृषि के लिए लोग कर्ज लिया करते थे, वे इससे लाभान्वित नही हो पाए। अधिकांश जो इस प्रकार के स्टेट डेवलपमेंट बैंक थे या स्टेट के कोऑपरेटिव बैंक थे, उन्होंने जो अपने कर्जे थे, जो उन्होने उससे पहले के सालो मे दे रखे थे, उनको प्राप्त करने के लिए ही इस कर्ज माफी योजना का लाभ उठाया। इस दृष्टि से नाबार्ड का जो यह विधेयक इस समय संशोधन हेतु सदन मे आया है, यह बहुत ही सराहनीय कदम है। विशेष रूप से उस समय, जब बाज़ारीकरण के इस समय मे सभी बैंको की ब्याज दरे कम होती जा रही हैं किन्तु उसके बावजूद जो कृषको को मिलने वाला कर्ज है, वह ऊंची ब्याज दरों पर दिया जाता है। केवल मात्र ब्याज दर ही अधिक नही होती है, ज हमारे राष्ट्रीयकृत बैंक हैं, उनसे कर्जा लेने मे भी उनको बहुत अधिक कठिनाई का सामना करन पड़ता है। महोदय, हजारो करोड़ रुपया बैंको से कर्ज के रूप मे बड़े-बड़े उद्योगपतियो को, बड़े-बड़े उद्योगो को दिया गया है, जिसकी रिकवरी के लिए हम बहुत कुछ नही कर पा रहे हैं। कृषि के क्षेत्र मे, कृषक जो काम करता है, जिसके कारण यह देश आज अपने पैरो पर खड़ा हुआ है क्योंकि हिन्दुस्तान का जो जीडीपी है, वह उद्योग के कारण नही बढता है वरन कृषि के कारण जीडीपी की दर यहां पर आंकी जाती है। यदि हमे देश में आने वाले पांच-दस वर्षो मे फूड प्रोडक्शन को अधिक बढ़ाना है तो हमारे लिए यह आवश्यक है कि हम अपने कृषको को और अधिक मज़बूत करें। इस दृष्टि से हमारे जो बैंक हैं, उनको इस प्रकार के प्रावधान करने चाहिए, इस प्रकार की योजनाएं बनानी चाहिए, सरकार को ऐसी व्यवस्था करनी चाहिए कि जिस प्रकार से उद्योगों को कम ब्याज दरो पर कर्ज दिया जाता है, उसी प्रकार कृषि क्षेत्र को भी उन्ही ब्याज दरो पर कर्ज मुहैया कराया जाए ताकि कृषि का उत्पादन बढ़े और नेशनल ग्रॉस प्रोडक्ट की दर में भी बढ़ोत्तरी हो। इस दृष्टि से कोऑपरेटिव्स की जो दशा है, वह पूरे देश में बहुत अच्छी नही है। हमने पिछले वर्ष जो मल्टी स्टेट कोऑपरेटिव ऐक्ट यहां पर पास किया, उसमें कोऑपरेटिव्स को कुछ अंशों मे सरकार से स्वतंत्र करने की दिशा मे प्रावधान किए गए हैं। उसके बावजूद भी प्रदेशों मे जो हमारी कोऑपरेटिव सोसायटीज़ के ऐक्ट हैं, वे मल्टी स्टेट कोऑपरेटिव ऐक्ट के साथ तालमेल नहीं खाते हैं क्योंकि इस प्रकार की tendency सबमे रहती है कि हर चीज़ पर कब्जा रखा जाए। जब हम पंचायती राज संस्थाओं को और स्वायत्तशासी संस्थाओ को स्वतंत्र करने का विचार करते हैं, उनको हमने संविधान में संशोधन करके स्वायत्तता और स्वतंत्रता प्रदान भी की है, उसके बावजूद भी प्रदेश की सरकारो मे यह टेंडेंसी रहती है, वहां के विधायको मे या सांसदों में इस प्रकार की टेंडेंसी रहती है कि उसमें उनका अधिक से अधिक इंटरफियरेंस रहे जिससे उनको कम काम मिल पाए। इसी प्रकार से सहकारी क्षेत्र मे काम करने वाली जो संस्थाएं हैं, सहकारी सोसायटीज़ हैं, उनको भी जो स्वायत्तता प्रदान होनी चाहिए, वह नही मिल पा रही है। प्रदेशो मे जो कानून हैं, उनमे ऑडिट, इंस्पेक्शन, इन्क्वायरी, इनवेस्टीगेशन के नाम पर, कोआपरेटिव सोसायटीज़ के इंस्पेक्टर्स के जो इंस्पेक्शंस होते हैं, उनका इंटरफियरेंस रहता है।

इसके अतिरिक्त कोऑपरेटिव सोसायटीज़ का जो रजिस्ट्रार होता है, वह ब्रह्मा, विष्णु, महेश यानी सोसायटीज़ का सर्वे सर्वा माना जाता है। उसकी जितनी इंटरफियरेंस हैं, उसके कारण जो ठीक काम करने वाली कोऑपरेटिव सोसायटीज़ हैं, वे भी ठीक प्रकार से काम नहीं कर पाती हैं। कृषि के लिए जो क्रॉप लोन्स दिए जाते हैं, उसमे कृषकों की प्रॉपरली भागीदारी नहीं हो पाती है। इस विधेयक में प्रावधान किया गया है कि स्टेट कोऑपरेटिव बैंको के अतिरिक्त सैंट्रल कोऑपरेटिव बैंक्स जो जिला स्तर पर काम करते हैं उनको भी सीधा रीफाइनेंस नाबार्ड से होगा जिसके कारण हमारी उस सारे प्रोसैस मे जो कॉस्ट पड़ती है, वह कम होगी। उससे ब्याज दर में भी कमी आ सकती है और कॉस्ट जो बढ़ती है, उसमे भी कमी आ सकती है। यह बहुत ही स्वागत-योग्य कदम है जिसके लिए मैं माननीय मंत्री जी को बधाई देता हूं और इन्हीं शब्दों के साथ मैं इस विधेयक का समर्थन करता हूं, बहुत-बहुत धन्यवाद।

प्रो0 रामबक्ष सिंह वर्मा (उत्तर प्रदेश) : माननीय उपसभाध्यक्ष महोदय, मैं सबसे पहले आपको धन्यवाद दूंगा कि आपने कम समय होते हुए भी मुझे बोलने का अवसर दिया है। मान्यवर, यह जो राष्ट्रीय कृषि और ग्रामीण विकास बैंक (संशोधन) विधेयक, 2003 आया है, मैं इसके समर्थन में बोलने के लिए खड़ा हुआ हूं। मुझसे पूर्व कई विद्वान वक्ताओं ने इस विधेयक के संबंध में अपनी भावनाओ को व्यक्त किया। मैं भी अपने आपको उन सभी से सम्बद्ध करता हूं।

मान्यवर, राष्ट्रीय कृषि और ग्रामीण विकास बैंक विधेयक सबसे पहले 1981 मे पारित हुआ था। ग्रामीण विकास और कृषि विकास के लिए उस समय तक और कोई बैंक नही था, इस बात को दृष्टि में रखकर 1981 में इस कृषि और ग्रामीण विकास बैंक की स्थापना की गई थी। जिस समय देश आज़ाद हुआ था, उस समय हमारे देश के सकल घरेलू उत्पाद में 50 प्रतिशत कंट्रीब्यूशन कृषि का था लेकिन समय के साथ-साथ वह घटता चला गया और आज जी.डी.पी. मे कृषि क्षेत्र का जो कंट्रीब्यूशन है, वह घटकर 24 प्रतिशत ही रह गया है। इसका मुख्य कारण यह है कि पूर्व की सरकारों ने कृषि और किसानों की उपेक्षा की है। जितना महत्व उनको मिलना चाहिए था, उतना महत्व उन्हे नही मिला और यही कारण है कि एक तो जी.डी.पी. मे कृषि का कंट्रीब्यूशन घटा और साथ ही साथ गांवो मे, ग्रामीण क्षेत्रो में रहने वाले जो किसान और मज़दूर हैं, उनकी आर्थिक स्थिति भी खराब होती चली गई।

मान्यवर, सरकार ने अभी कुछ दिन पूर्व किसानों को उपलब्ध कराए जाने वाले फसली [illegible] के ब्याज की दरों को घटाने का स्वागत-योग्य कदम उठाया है। मैं इसके लिए सरकार का [illegible] करता हूं और माननीय मंत्री जी का भी अभिनंदन करता हूं। शायद इसी बात को ध्यान रखकर ग्रामीण क्षेत्र के लिए, किसानों के लिए जिस ऋण की व्यवस्था की जाती है, वह या तो [illegible] बैंकों के माध्यम से या सहकारी समितियो के माध्यम से की जाती है। इन समितियो को और क्षेत्रल ग्रामीण बैंकों को जो धन प्राप्त होता है, वह नाबार्ड के द्वारा होता है। नाबार्ड से यह धन पहले एपेक्स कोऑपरेटिव बैंक मे जाता है। एपेक्स कोऑपरेटिव बैंक से डिस्ट्रिक्ट सेंट्रल बैंक में जाता है। वहां से सहकारी बैंक की शाखा में जाता है, जहां से सहकारी समितियो के माध्यम से किसानों को प्राप्त होता है। इस पद्धति में कई स्तरों को पार करना पड़ता है। जो धन नाबार्ड को रिज़र्व बैंक से 5 फीसदी ब्याज की दर पर मिलता है, जिसके बारे में पहले सोचा गया था कि किसानों के हाथ मे जाते-जाते यह धन 9 फीसदी पर उपलब्ध हो जाएगा लेकिन 1981 से

लेकर आज तक यह विडंबना रही है कि जब यह धन किसानो के पास जाता है, अंतिम उपभोक्ता के पास जाता है, तब ऋण की दर बढ़ते-बढ़ते 14 फीसदी से लेकर 18 फीसदी तक हो जाती है। इसलिए किसान के ऊपर अतिरिक्त बोझ पड़ता है, उसकी आर्थिक हालत खराब होती है और कृषि उद्योग अनुपयोगी हो जाता है, अलाभकारी हो जाता है। सरकार ने घोषणा की थी कि किसानो को मिलने वाला जो फसली ऋण है, उस पर 9 फीसदी से ज्यादा ब्याज नहीं लिया जाएगा और फसली ऋण के अतिरिक्त जो ऋण किसान लेगा, उस पर भी किसी भी हालत मे 10 फीसदी से ज्यादा ब्याज नही लिया जाएगा, शायद इसी बात को दृष्टि में रखकर नाबार्ड की नियमावली मे संशोधन करने की दृष्टि से यह संशोधन आया है। महोदय, मैं इस विधेयक का स्वागत करता हूं लेकिन इसमे अभी भी कई स्तरो को पार करना पड़ेगा। क्या यह धन अभी भी कोऑपरेटिव समितियो के माध्यम से, सहकारी समितियो के माध्यम से किसानो को 9 फीसदी ब्याज की दर पर उपलब्ध हो पाएगा? अन्य चीजो के लिए किसान जो ऋण लेगा, फसली ऋण के अलावा ट्रैक्टर या अन्य किसी उपभोग के लिए खेती मे जो इन्वेस्टमेंट होगा, उसके लिए किसान जो ऋण लेगा, क्या यह संभव होगा कि सहकारी समितियो के माध्यम से जो ऋण लिया जाएगा वह किसानो को दस फीसदी की दर पर मिल पाए? जो फाइनेंशियल इंस्टीट्यूशन्स हैं, आपके जो राष्ट्रीय बैंक हैं, उनके माध्यम से तो यह बात समझ मे आती है कि यह धन नौ फीसदी या उससे कम ब्याज दर पर उपलब्ध हो जाएगा लेकिन मैं अभी भी समझता हूं कि इस बात पर विचार करने की आवश्यकता है कि सहकारी समितियों के माध्यम से यह जो धन किसान को मिलेगा, किसी भी दशा मे उसकी दर नौ फीसदी और फसली ऋण के अलावा जो ऋण लिया जाएगा उसकी दर दस फीसदी से ज्यादा न हो। मान्यवर, कृषि मंत्री जी सदन मे हैं, वे स्वयं एक किसान हैं और किसानों की पीड़ा को भली प्रकार समझते हैं। इन्होने कृषि मंत्री की अल्पावधि मे किसानो के हित मे स्वागत योग्य कदम उठाए हैं। इनका कार्यकाल कुछ ज्यादा लंबा नही हुआ है लेकिन इन्होंने अभूतपूर्व कदम उठाए हैं। जो धन किसान को 15 फीसदी या 16 फीसदी की दर पर ऋण के रूप मे मिलता था, उसकी मर्यादा इन्होने 9 फीसदी पर बांध दी है। मैं इसके लिए उनका अभिनन्दन करता हूं लेकिन साथ ही उनसे कहना चाहता हूं कि भारत और जो अन्य विकासशील देश हैं, उनके किसानो के खिलाफ देश और अंतर्राष्ट्रीय स्तर पर एक षड्यंत्र चल रहा है। इस तरह के विचार बार-बार प्रकट किए जाते हैं कि किसानो को दिया जाने वाला जो अनुदान है, सब्सिडी है, उसे घटाया जाना चाहिए। विकासशील राष्ट्रो पर इसका बहुत दबाव है। अभी डब्ल्यू.टी.ओ. का सम्मेलन चल रहा है, इसमे विकसित राष्ट्रो ने एक प्रपोजल दिया है, जो हमारे देश और अन्य विकासशील देशों के किसानों के विरुद्ध है। मैं भारत सरकार का अभिनन्दन करता हूं कि भारत सरकार ने पहल करके चाइना, थाइलैण्ड, ब्राजील, अर्जेन्टीना जैसे देशो के डेलीगेट्स से मिलकर अपना एक नया प्रस्ताव पेश किया है जिससे विकासशील देशो के किसानो को इससे कोई नुकसान न होने पाए। मान्यवर, मैं कृषि मंत्री जी से यह कहना चाहता हूं कि फसली ऋण के रूप मे जो धन उपलब्ध कराया जा रहा है - इसके अतिरिक्त जो फूड प्रोसेसिंग यूनिट्स हैं या कृषि और खेती से संबंधित जो अन्य इकाइयां हैं, उनमे किसी तरह से किसानो और इस तरह की इकाइयां लगाने वाले लोगों को सुविधा दी जाए जिससे खेती लाभकारी हो सके। आपने शीतगृह लगाने का पच्चीस फीसदी का अनुदान दिया है, यह स्वागत योग्य कदम है। इस साल आलू का रिकार्ड उत्पादन हुआ है। आपके इस कदम की वजह से इस राष्ट्र मे यह पहली बार हुआ है कि आलू कहीं पर भी सड़ता हुआ नही देखा गया वरना राजमार्गों के किनारे आलू सड़ता रहता था। इनके संरक्षण के लिए भंडारण की व्यवस्था नही होती थी। मेरे संज्ञान मे

आया है कि पिछले दिनो एक डेलीगेशन आपसे मिला है और उन्होने आपसे वकालत की है कि शीतगृहो के निर्माण के लिए जो पच्चीस फीसदी का अनुदान दिया जाता है उसे समाप्त करा दिया जाए। मैं आपसे अपील करना चाहूंगा कि इस प्रतिनिधिमंडल की बात को बिल्कुल न माना जाए और जो अनुदान दिया जा रहा है उसे बदस्तूर जारी रखा जाए।

मान्यवर, मैं अंतिम बात कहकर अपनी बात को समाप्त करना चाहूंगा। मैंने कई बार इस सदन में किसानों की चिंता से माननीय सदस्यो और इस सरकार को अवगत कराया है। इस साल आलू का रिकार्ड उत्पादन हुआ है। मेरे अनुमान के अनुसार इस देश में कम से कम पंद्रह करोड़ किसान इस धंधे मे लगे हुए है और इस समय आलू का भंडारण बहुत बड़ी मात्रा मे शीतगृहो मे हो रहा है। शीतगृहो मे भंडारण की कीमत 150 रुपए से लेकर 160 रुपए प्रति क्विंटल तक आती है। अगर इसमे ब्याज की कीमत भी शामिल कर ली जाए तो शायद यह और बढ जाएगी लेकिन मण्डियो मे आलू की जो कीमत पर मिल रही है वह 140 रुपए और 150 रुपए प्रति क्विंटल के हिसाब से मिल रही है। इससे किसान को सीधे नुकसान हो रहा है। जिन्होने शीतगृहो से ऋण लिया है वे शीतगृहो से अपना आलू नहीं निकाल रहे हैं। और खतरा उत्पन्न हो गया है कि आलू बाद मे निकाल कर सड़को के किनारे फैंक दिया जाएगा और वह सड़ जाएगा। मान्यवर, भारत के आसपास जो देश हैं, श्रीलंका, बंगला देश या जो अन्य राष्ट्र हैं, जहां पर आलू भेजा जा सकता है, ऐसी संभावना को तलाश किया जाए और आलू भेजने पर अगर कोई टैक्स लगता है या कोई एक्सपोर्ट ड्यूटी लगती है तो उसे कम किया जाए या मुआफ किया जाए। पहले भी आपने चिंता की है, जिस समय आप उत्तर प्रदेश के मुख्य मंत्री थे, उस समय आपने किसानो को विशेष अनुदान दिया था और आलू को बाहर भिजवाने की व्यवस्था की थी। अब आप भारत सरकार के मंत्री हैं और आप सक्षम है। मान्यवर, आप यह कह कर बच नही सकते कि आप प्रदेश के मुख्य मंत्री नही है। आप सक्षम है और सरकार मे आपका एक स्थान है। इसलिए मैं आलू उत्पादक किसानो की तरफ से अपील करता हूं कि आलू के किसानों को बर्बादी से बचाया जाए और मैं समझता हूं कि यह आपकी एक बहुत बड़ी कृपा होगी।

इन शब्दों के साथ, आपने जो अभिनंदनीय कार्य किए हैं तथा आपने जो ब्याज की दरें घटाई हैं उसके लिए मैं आपको धन्यवाद देता हूं। यह देखने मे चाहे छोटा संशोधन हो, लेकिन यह एक क्रांतिकारी संशोधन है और इस संशोधन के लिए भी मैं आपको धन्यवाद देता हूं तथा इसी के साथ मैं अपनी वाणी को विराम देता हूं। एक बार फिर, माननीय उपसभाध्यक्ष महोदय, आपने जो मुझे समय दिया, इसके लिए मैं आपके प्रति आभार व्यक्त करता हूं। धन्यवाद।

SHRI ANANDRAO VITHOBA ADSUL: Sir, this Bill has a very limited purpose, that is, amendment to Sections 21 and 22 of the NABARD Act, 1981. The purpose of the amendment is to extend the agricultural credit, specifically, crop loan, up to Rs. 50,000 at the single digit, i.e., 9 per cent. As we all know in each and every sector, each and every bank is extending the loan facility at a lower rate of interest than used to be done earlier. The same demand was received from various corners of the country. We received various representations, and, accordingly, the Government

consulted the RBI and the NABARD, and, we came to the conclusion that for the agricultural credit, the loan facilities should be extended at the single digit rate. Accordingly, the commercial banks and public sector banks have accepted our proposal to extend this facility at the rate of nine per cent for crop loan of up to Rs. 50,000. As we all know, a major portion of the agricultural loan is disbursed by cooperative sector. Presently through NABARD, the refinance is made yearly for about Rs. 6500 crores. But the procedure is that there are so many tiers, particularly, three tiers, in every State. The NABARD is extending loans to the State Cooperative Banks, then the State Cooperatives extend to the District Central Cooperative Banks, and then primary societies, and then the ultimate borrower comes. And, they are charging the transaction cost. Initially, the NABARD is extending at the rate of 6-6.25 per cent, but it goes up to 14 to 16 per cent. And if we have to achieve whatever we have announced, then we have to reduce some tiers, and, that is why it is decided that the NABARD will directly extend this facility to District Central Cooperative Banks. And unless an amendment is made in the NABARD Act, 1981, it is not possible. And that is why, this Bill, was passed by the Lok Sabha, without any discussion. But fortunately, discussions have taken place in this House; I feel happy that so many Members have participated in the debate, particularly, Shri Parmar, Shri Ramachandraiah, Shri Kamaraj, Shri Viduthala Virumbi, Shri Ekanath Thakur, Shri Suresh Bhardwaj, Shri Verma. I honour the views expressed by the hon. Members here; they are valuable. And I accept the suggestions that have to be taken into consideration for the future. Yes, fortunately, the Government is thinking about drafting a scheme for the rural cooperative sectors.

Some of my hon. colleagues expressed the view that the limit that is up to 50 per cent, needs to be extended. Yes, it needs to be extended, but this is a beginning from the Government side. Secondly, it is a crop loan. The Government has announced other loans, which have no limit, but also stipulated that the rate of interest should not be above ten per cent. Not only that, the Government is thinking on the lines that if so many banks, the private sector and public sector banks, are offering loans for vehicles at low interest rates, then why should we not extend similar loans to farmers for tractors and other equipment and machinery too. With a group of other banks, State Bank is taking a lead for that purpose, and within a short period of time, our farmers will get these tractor loans, and loans for other equipment for agriculture at lower rates.

Some hon. Members, like Shri Kamaraj, and Shri Parmar expressed their views regarding agricultural credit. I wish to quote some figures, for their kind information. The agricultural credit for 1998-99 was Rs. 36,860 crores and for 2002-03, it was Rs. 70,800 crores. This means that it is definitely going up at the rate of 15 per cent, even more than that. Ultimately, the Government is thinking that henceforth, in the future, the rate will come down. Also, in priority sector, public sector banks have been compelled that at least, 18 per cent of the agricultural loan should be extended by all public sector banks. Fortunately, I have visited so many States, and I have observed – I had called the meeting of all the public sector banks – that each and every bank has extended up to 18 per cent of the agricultural loan in all districts. But it is not sufficient. It has to go up.

SHRI C. RAMACHANDRAIAH : Do you mean that the target of 18 per cent has been achieved?

SHRI ANANDRAO VITHOBA ADSUL : It has been achieved by many banks.

SHRI C. RAMACHANDRAIAH : No. Are these the overall national figures?

SHRI ANANDRAO VITHOBA ADSUL : Yes, these are the overall, national figures. I myself have observed it. ...*(Interruptions)*...

SHRI S. VIDUTHALAI VIRUMBI : I think, 18 per cent to the priority sector means, it is out of 40 per cent of the total advances.

SHRI ANANDRAO VITHOBA ADSUL: It is out of 40 per cent, out of which....*(Interruptions)*...

SHRI S. VIDUTHALAI VIRUMBI: If it is 18 per cent of the total advances, it is welcome.

SHRI ANANDRAO VITHOBA ADSUL : No, it is 40 per cent to priority sector, out of which 18 per cent is for agriculture.

SHRI C. RAMACHANDRAIAH : With due respect to the hon. Minister, I shall give the figures up to 31st March, 2003. These figures have been given by the Reserve Bank of India. The total advances was Rs. 8.5 crores out of the total bank deposits of Rs. 13 lakh crores. The direct agriculture credit is Rs. 94,640 crores and the indirect agriculture credit is Rs.17,207 crore. If put together, it comes to Rs.1,11,847 that constitutes 13 per cent of the total advances.

SHRI ANANDRAO VITHOBA ADSUL: I agree. All over the States, wherever I visited, I observed it. That is my own observation. It is on the record, not off the record.

SHRI S. VIDUTHALAI VIRUMBI: We should not interfere as the hon. Minister is replying here. But it being a very important Bill, I wanted to make it clear that there is a rule laid by the RBI that if the target of 40 per cent that is meant for priority sector is not completed by any Scheduled Bank, then the difference between the amount that ought to be lent and actually lent has to be deposited with the NABARD. Now what the Scheduled Banks are doing? Instead of giving loan to agriculturists and going for collection, they are saying, "In the priority sector, we are unable to fill it up and we will deposit this difference with the NABARD." That is on the assumption that if they deposit it with the NABARD, at least, the principal amount will be safe. This is their own feeling. Therefore, if the Government comes forward to find out how much amount the Scheduled Banks deposit with the NABARD as the difference between the amount that ought to be paid and actually paid, only then we can find out whether the Scheduled Banks are really extending help to agriculturists or they are backing out.

SHRI ANANDRAO VITHOBA ADSUL: Sir, whatever amendment we are going to pass, my sincere request to all the States is that their cooperation is essential because cooperative sector is totally under the control of the State Governments and this system of the refinancing through the NABARD starts from State Governments, that is, District Central Cooperative Banks and go down to primary society, then the ultimate borrower. That is why unless cooperation from all the States is there, we will not achieve the goal. I am confident that all the States know the importance of this amendment and importance of our farmers. As expressed by so many hon. Members our farmers are the backbone of the country. Therefore, the State Governments will positively implement the provisions

and cooperate with in all those things. I commend the House that this Bill be passed. Thank you.

उपसभाध्यक्ष (श्री रमा शंकर कौशिक) : अब मै प्रस्ताव प्रस्तुत कर रहा हूं। प्रस्ताव यह है :

"कि राष्ट्रीय कृषि और ग्रामीण विकास बैंक अधिनियम, 1981 का और संशोधन करने वाले विधेयक पर, लोक सभा द्वारा पारित रूप मे, विचार किया जाए।"

प्रस्ताव स्वीकृत हुआ

उपसभाध्यक्ष (श्री रमा शंकर कौशिक) : अब हम धारावार विचार करेंगे।

धारा 2 और धारा 3 विधेयक के अंगे बने

धारा 1, अधिनियमन सूत्र तथा शीर्षक विधेयक के अंग बने

SHRI ANANDRAO VITHOBA ADSUL: Sir, I beg to move:
That the Bill be passed.

प्रस्ताव पर मत लिया गया और वह स्वीकृत हुआ

THE APPROPRIATION (NO. 4) BILL, 2003

उपसभाध्यक्ष (श्री रमा शंकर कौशिक) : अब हम विधायी कार्य के मद संख्या 3 – विनियोग (संख्यांक 4) विधेयक, 2003 – को लेगे।

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): Sir, I beg to move:

> "That the Bill to authorise payment and appropriation of certain further sums from and out of the Consolidated Fund of India for the services of the financial year 2003-04, as passed by Lok Sabha be taken into consideration".

Since the Lok Sabha has already passed this Bill, so I request this House to return it without any discussion.

The question was proposed.